

In the Matter of)	No. G 02-12
)	
The Qualifying Financial Examination of)	FINDINGS, CONCLUSIONS,
ENUMCLAW PROPERTY AND)	AND ORDER ADOPTING REPORT
CASUALTY INSURANCE COMPANY)	OF
)	FINANCIAL EXAMINATION

A Domestic Insurer. _____

BACKGROUND

An examination of the financial condition of **ENUMCLAW PROPERTY AND CASUALTY INSURANCE COMPANY** (the Company) as of February 13, 2002, was conducted by examiners of the Washington Office of the Insurance Commissioner (OIC). The Company holds a Washington certificate of authority as a stock insurer. This examination was conducted in compliance with the laws and regulations of the state of Washington and in accordance with the procedures promulgated by the National Association of Insurance Commissioners and the OIC.

The examination report with the findings and recommendations was transmitted to the Company for its comments on February 19, 2002. The Company's response to the report is attached to this order only for the purpose of providing convenient review of the response.

The Commissioner or a designee has considered the report, the relevant portions of the examiners work papers, and submissions by the Company.

Subject to the right of the Company to demand a hearing pursuant to Chapters 48.04 and 34.05 RCW, the Commissioner adopts the following recommendation, and order.

FINDINGS

Findings in Examination Report. The Commissioner adopts as findings the findings of the examiners as contained in pages 2 through 5 of the report.

CONCLUSIONS

It is appropriate and in accordance with law to adopt the attached examination report as the final report of the qualifying financial examination of **ENUMCLAW PROPERTY AND CASUALTY INSURANCE COMPANY**.

ORDER

The examination report as filed, attached hereto as Exhibit A, and incorporated by reference, is hereby ADOPTED as the final examination report.

ENTERED at Tumwater, Washington, this 13th day of March, 2002.

MIKE KREIDLER
Insurance Commissioner